

Cycle Date: March-2010
Run Date: 06/03/2010
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 129
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
06/03/2010		Count of CU :	129						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	744,797,689	9.3	882,970,289	18.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,256,848,315	52.0	2,362,268,638	4.7
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	10,982,241	-20.4
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,783,888,409	-0.9
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	543,631,282	-3.7
Other Loans	2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,111	3.1	2,628,476,731	-2.8
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,041	1.9	5,955,996,422	-2.0
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(68,081,711)	1.1
Land And Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	224,590,645	-0.1
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,852,784	-9.1	37,923,070	-4.8
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	74,036,977	-0.7
All Other Assets	139,156,110	119,155,438	-14.4	128,651,263	8.0	147,650,571	14.8	136,471,468	-7.6
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1
LIABILITIES & CAPITAL:									
Dividends Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	11,916,752	-17.7
Notes & Interest Payable	327,145,844	352,161,806	7.6	355,470,411	0.9	524,350,821	47.5	335,291,962	-36.1
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,905,332	0.7	88,951,909	23.7
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,740,986	37.5	436,160,623	-28.6
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,163,999,296	22.4	1,181,765,680	1.5
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6	2,167,983,624	8.0
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,385,925	9.1	4,867,007,292	2.0
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,216,756,596	3.4
Regular Reserve	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	241,194,615	-0.3
Other Reserves	229,698,160	242,288,439	5.5	246,002,615	1.5	267,051,898	8.6	271,368,123	1.6
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	451,678,082	0.6
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,816,494	3.3	964,240,820	0.7
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1
INCOME & EXPENSE									
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	94,442,913	-3.5
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	14,244,158	-4.0
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,469,241	13.5	39,757,629	-5.0
Salaries & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	43,595,802	3.3
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	178,505,950	-1.3	47,104,974	5.6
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-15,086,925	-209.3	-2,123,176	43.7
NCUSIF Stabilization Income*	N/A	N/A		N/A		39,606,420		0	-100.0
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,537,526	37.6	16,325,659	-17.9
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	33,437,550	-14.1
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*	N/A	N/A		N/A		60,080,489		5,857,539	-61.0
NCUSIF Stabilization Expense*	N/A	N/A		N/A		35,069,608		623,017	-92.9
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,010,881	118.5	5,234,522	-16.3
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	129	-0.8
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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		Ratio Analysis							
Return to cover		For Charter :	N/A						
06/03/2010		Count of CU :	129						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
Count of CU in Peer Group :			N/A		Dec-2009			Mar-2010	
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Mar-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.70	11.58	10.96	10.08	N/A	N/A	10.02	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.71	11.58	10.97	10.09	N/A	N/A	10.03	N/A	N/A
Total Delinquent Loans / Net Worth	5.11	5.27	6.86	8.88	N/A	N/A	7.21	N/A	N/A
Solvency Evaluation (Estimated)	114.04	113.90	112.96	112.06	N/A	N/A	111.74	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.64	4.83	5.74	7.02	N/A	N/A	7.06	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.84	0.86	1.08	1.40	N/A	N/A	1.17	N/A	N/A
* Net Charge-Offs / Average Loans	0.54	0.65	0.82	1.08	N/A	N/A	1.02	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.71	101.72	100.76	86.70	N/A	N/A	100.27	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.10	0.29	0.73	0.73	N/A	N/A	0.70	N/A	N/A
Delinquent Loans / Assets	0.60	0.61	0.75	0.90	N/A	N/A	0.72	N/A	N/A
EARNINGS									
* Return On Average Assets	0.62	0.30	0.14	0.28	N/A	N/A	0.22	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	0.23	N/A	N/A	0.24	N/A	N/A
* Gross Income/Average Assets	7.29	7.71	7.42	6.85	N/A	N/A	6.21	N/A	N/A
* Yield on Average Loans	6.47	6.84	6.78	6.50	N/A	N/A	6.28	N/A	N/A
* Yield on Average Investments	4.19	4.79	3.63	2.38	N/A	N/A	1.88	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.75	1.79	1.86	N/A	N/A	1.66	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	2.80	2.37	1.73	N/A	N/A	1.40	N/A	N/A
* Net Margin / Avg. Assets	4.92	4.91	5.06	5.13	N/A	N/A	4.81	N/A	N/A
* Operating Exp./ Avg. Assets	3.91	4.13	4.16	4.24	N/A	N/A	3.82	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.41	0.52	0.70	0.88	N/A	N/A	0.68	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.17	3.27	3.27	N/A	N/A	3.15	N/A	N/A
Operating Exp./Gross Income	53.65	53.48	56.00	61.86	N/A	N/A	61.52	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.99	3.20	3.44	3.16	N/A	N/A	3.12	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.67	2.91	2.96	3.08	N/A	N/A	2.76	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	23.81	27.18	29.37	30.58	N/A	N/A	31.49	N/A	N/A
Reg. Shares / Total Shares & Borrowings	28.02	25.12	24.39	23.72	N/A	N/A	25.35	N/A	N/A
Total Loans / Total Shares	85.95	85.67	83.34	76.50	N/A	N/A	72.49	N/A	N/A
Total Loans / Total Assets	71.35	71.06	69.94	63.89	N/A	N/A	61.93	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	14.91	13.71	15.52	N/A	N/A	15.22	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.73	92.84	93.49	94.22	N/A	N/A	93.96	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	41.26	37.65	37.05	37.46	N/A	N/A	39.17	N/A	N/A
Borrowings / Total Shares & Net Worth	4.43	4.68	4.39	5.89	N/A	N/A	3.65	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	5.26	4.68	4.45	4.80	N/A	N/A	4.63	N/A	N/A
Borrowers / Members	50.13	48.30	47.63	47.55	N/A	N/A	46.74	N/A	N/A
Members / Full-Time Employees	380.31	376.43	378.54	383.10	N/A	N/A	383.27	N/A	N/A
Avg. Shares Per Member	\$5,464	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,614	N/A	N/A
Avg. Loan Balance	\$9,369	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,257	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,769	\$49,072	\$50,778	\$52,381	N/A	N/A	\$53,797	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.11	1.09	1.36	2.58	N/A	N/A	2.00	N/A	N/A
* Market (Share) Growth	0.00	2.13	8.32	11.02	N/A	N/A	13.75	N/A	N/A
* Loan Growth	0.61	1.81	5.36	1.92	N/A	N/A	-7.98	N/A	N/A
* Asset Growth	1.03	2.21	7.06	11.57	N/A	N/A	4.41	N/A	N/A
* Investment Growth	0.87	3.75	12.81	40.59	N/A	N/A	32.37	N/A	N/A
* Membership Growth	-1.25	-0.27	2.21	2.32	N/A	N/A	2.53	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratio

	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
06/03/2010		Count of CU :	129		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :		N/A		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Mar-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.80
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.29
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	4.81
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	1.35	1.41	1.27
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	1.68	0.55	0.49
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	3.20
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	1.09
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.13	0.23	0.46	1.20	0.80
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	0.87
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.22
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.59
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	1.29
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	7.53
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	37.06
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	2.78
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	0.96
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	21.92	22.34	23.27
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	5.03
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.19
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.33
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.15
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.72
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	1.27	1.10	1.26
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.49	1.32	0.42
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	0.75
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	18.74
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.12
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.27	3.98
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.01
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.08
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.36
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	28.03
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.08	28.43
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	57.89	69.56
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35	0.45	0.35	0.34
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.39
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.71
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.35	108.82
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

		Assets							
Return to cover		For Charter :	N/A						
06/03/2010		Count of CU :	129						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	99,209,982	8.8
Cash On Deposit	464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	736,565,343	15.4
Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	15,488,848	-44.1	47,194,964	204.7
TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7	681,319,943	14.8	744,797,689	9.3	882,970,289	18.6
INVESTMENTS:									
Trading Securities	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8
Available for Sale Securities	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,227,922,437	25.8
Held-to-Maturity Securities	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	205,972,470	-6.1
Deposits in Commercial Banks, S&Ls, Savings Banks	118,567,979	137,952,560	16.3	265,056,977	92.1	461,457,671	74.1	541,946,391	17.4
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	14,066,046	12,597,871	-10.4	19,076,946	51.4	24,281,979	27.3	23,385,410	-3.7
Total MCSD and PIC in Corporate CUs	43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	24,049,941	-7.8
All Other Investments in Corporate Cus	385,486,790	481,078,422	24.8	366,681,887	-23.8	424,335,321	15.7	258,642,291	-39.0
All Other Investments ²	48,669,228	36,007,241	-26.0	42,494,083	18.0	109,366,138	157.4	63,920,925	-41.6
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,256,848,315	52.0	2,362,268,638	4.7
LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	10,982,241	-20.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	353,812,771	-3.7
All Other Unsecured Loans/Lines of Credit	199,121,721	209,553,233	5.2	202,008,845	-3.6	197,193,732	-2.4	189,818,511	-3.7
New Vehicle Loans	1,050,104,389	947,415,366	-9.8	879,488,765	-7.2	858,861,330	-2.3	801,613,359	-6.7
Used Vehicle Loans	1,380,293,206	1,399,738,421	1.4	1,467,352,540	4.8	1,559,047,543	6.2	1,536,808,815	-1.4
1st Mortgage Real Estate Loans/Lines of Credit	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,898,026,362	1.1
Other Real Estate Loans/Lines of Credit	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	885,862,047	-4.9
Leases Receivable	17,252	0	-100.0	0	N/A	21,676	N/A	89,527	313.0
Total All Other Loans/Lines of Credit	237,405,918	242,720,799	2.2	275,225,446	13.4	285,055,562	3.6	289,965,030	1.7
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,041	1.9	5,955,996,422	-2.0
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(68,081,711)	1.1
Foreclosed Real Estate	3,783,230	4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	13,547,478	17.9
Reposessed Autos	4,611,477	3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	3,013,416	21.1
Foreclosed and Reposessed Other Assets	515,122	485,943	-5.7	467,912	-3.7	357,348	-23.6	566,989	58.7
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,909,829	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	17,127,883	19.4
Land and Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	224,590,645	-0.1
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,852,784	-9.1	37,923,070	-4.8
NCUA Share Insurance Capitalization Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	74,036,977	-0.7
Identifiable Intangible Assets	N/A	N/A		N/A		276,816		274,875	-0.7
Goodwill	N/A	N/A		N/A		482,676		482,676	0.0
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		759,492		757,551	-0.3
Accrued Interest on Loans	20,381,901	20,961,038	2.8	22,512,501	7.4	22,874,991	1.6	21,270,865	-7.0
Accrued Interest on Investments	10,897,023	14,470,838	32.8	10,051,080	-30.5	9,691,166	-3.6	9,505,788	-1.9
All Other Assets	98,967,357	74,794,397	-24.4	83,544,164	11.7	99,985,229	19.7	87,809,381	-12.2
TOTAL OTHER ASSETS	130,246,281	110,226,273	-15.4	116,107,745	5.3	132,551,386	14.2	118,586,034	-10.5
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	129	-0.8
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
									4. Assets

		Liabilities, Shares & Equity							
		For Charter : N/A							
		Count of CU : 129							
		Asset Range : N/A							
Return to cover									
06/03/2010									
CU Name: N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,350,821	47.5	335,291,962	-36.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	11,916,752	-17.7
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,905,332	0.7	88,951,909	23.7
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,740,986	37.5	436,160,623	-28.6
SHARES AND DEPOSITS									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,163,999,296	22.4	1,181,765,680	1.5
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6	2,167,983,624	8.0
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,735,170,624	5.4
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,160,144,504	-1.0
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	934,533,510	1.0
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	17,019,460	-1.1	34,968,151	105.5
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	2,190,503	3.1
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,216,756,596	3.4
EQUITY:									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	450,170,460	0.3
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	241,194,615	-0.3
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,253,062	4.5	267,928,318	1.0
Equity Acquired in Merger	N/A	N/A		N/A		262,045		262,046	0.0
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	8,492,584	20.5
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0
Other Comprehensive Income	-1,003	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	-6,503,305	-17.9
Net Income	0	0	N/A	0	N/A	0	N/A	1,507,622	N/A
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,816,494	3.3	964,240,820	0.7
TOTAL SHARES & EQUITY									
	7,375,949,767	7,523,895,333	2.0	8,081,879,678	7.4	8,901,497,844	10.1	9,180,997,416	3.1
TOTAL LIABILITIES, SHARES, & EQUITY									
	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1
NCUA INSURED SAVINGS ²									
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,132,159	-62.4	300,840,844	3.3
Uninsured Non-Member Deposits	1,271,267	1,010,281	-20.5	619,392	-38.7	409,233	-33.9	892,621	118.1
Total Uninsured Shares & Deposits	507,897,599	587,053,360	15.6	775,016,901	32.0	291,541,392	-62.4	301,733,465	3.5
Insured Shares & Deposits	5,959,903,288	6,018,544,711	1.0	6,379,884,095	6.0	7,652,139,958	19.9	7,915,023,131	3.4
TOTAL NET WORTH	912,276,405	922,215,353	1.1	934,729,657	1.4	958,892,252	2.6	963,675,609	0.5
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
								5. LiabShEquit	

Return to cover		Income Statement							
06/03/2010		For Charter : N/A							
CU Name: N/A		Count of CU : 129							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	94,630,171	-3.5
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(187,258)	-16.9
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	14,000,469	-2.4
Income from Trading	2,318	1,092,579	#####	-3,382,930	-409.6	2,023,300	159.8	243,689	-51.8
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	108,687,071	-3.5
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	22,278,613	-13.5
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	7,827,752	-15.9
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	3,331,185	-13.8
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	33,437,550	-14.1
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884	42.2	79,537,526	37.6	16,325,659	-17.9
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,394,294	1.8	58,923,862	9.4
NON-INTEREST INCOME:									
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,318,513	5.4	25,393,338	-2.6
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572	16.6	63,150,728	30.2	14,364,291	-9.0
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417	437.8	-9,235,285	-1,256.7	-1,019,624	55.8
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609	-98.7	-1,808,394	-9,817.8	-162,416	64.1
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		0	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966	-544.9	-4,043,246	29.0	-941,136	6.9
NCUSIF Stabilization Income	N/A	N/A		N/A		39,606,420		0	-100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	191,988,736	34.6	37,634,453	-21.6
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	43,595,802	3.3
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	587,165	-12.5
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	6,993,680	6.1
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,765,572	-0.3	17,528,197	-0.9
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,412	-8.2	3,397,042	-13.1
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,515,473	7.3	5,513,002	-2.1
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,718,940	0.8	5,569,760	-1.9
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	2,140,684	-39.4	1,497,665	179.8
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172	-0.1	1,665,368	20.0	376,071	-9.7
Misc Operating Expense	11,360,214	12,762,582	12.3	15,650,563	22.6	14,031,290	-10.3	5,642,392	60.9
TOTAL NON-INTEREST EXPENSE	303,064,487	324,953,125	7.2	342,759,829	5.5	347,302,541	1.3	90,700,776	4.5
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		60,080,489		5,857,539	-61.0
NCUSIF Stabilization Expense	N/A	N/A		N/A		35,069,608		623,017	-92.9
NET INCOME (Loss)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	25,010,881	118.5	5,234,522	-16.3
RESERVE TRANSFERS:									
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,000,694	22.2	7,863,039	-25.1
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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									6. IncExp

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	Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover		For Charter : N/A								
06/03/2010		Count of CU : 129								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off	36,778,250	44,016,104	19.7	55,753,244	26.7	72,821,372	30.6	17,656,939	-3.0	
* Total Loans Recovered	7,028,223	7,793,266	10.9	7,832,200	0.5	7,634,977	-2.5	2,291,720	20.1	
* NET CHARGE OFFS (\$\$)	29,750,027	36,222,838	21.8	47,921,044	32.3	65,186,395	36.0	15,365,219	-5.7	
***Net Charge-Offs / Average Loans	0.54	0.65	20.3	0.82	27.7	1.08	31.3	1.02	-5.7	
Total Del Loans & *Net Charge-Offs	76,402,176	84,796,204	11.0	112,058,738	32.2	150,359,144	34.2	84,861,139	-43.6	
Combined Delinquency and Net Charge Off Ratio	1.38	1.50	9.3	1.90	26.3	2.48	30.7	2.19	-11.9	
LOAN LOSS SUMMARY BY LOAN TYPE										
* Unsecured Credit Card Lns Charged Off	6,916,923	8,448,017	22.1	12,139,643	43.7	18,088,191	49.0	4,902,329	8.4	
* Unsecured Credit Card Lns Recovered	973,432	1,363,678	40.1	1,473,821	8.1	1,189,971	-19.3	369,039	24.0	
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,084,339	19.2	10,665,822	50.6	16,898,220	58.4	4,533,290	7.3	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.8	3.05	43.6	4.70	54.2	5.03	7.0	
* All Other Loans Charged Off	28,178,707	32,801,052	16.4	39,759,737	21.2	45,261,254	13.8	10,315,908	-8.8	
* All Other Loans Recovered	5,874,375	5,757,511	-2.0	6,172,692	7.2	6,151,862	-0.3	1,815,875	18.1	
* NET ALL OTHER LOAN C/Os	22,304,332	27,043,541	21.2	33,587,045	24.2	39,109,392	16.4	8,500,033	-13.1	
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	24.3	1.19	25.1	1.37	14.4	1.19	-13.0	
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2	911,111	10.4	1,831,344	101.0	709,095	54.9	
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	7,946	-6.7	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	313,073	320,139	2.3	902,418	181.9	1,797,262	99.2	701,149	56.0	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.02	-3.8	0.05	156.3	0.10	86.5	0.15	54.7	
* Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5	2,942,753	51.6	7,640,583	159.6	1,729,607	-9.5	
* Total Other RE Loans/LOCs Recovered	173,794	166,678	-4.1	176,994	6.2	259,062	46.4	98,860	52.6	
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3	2,765,759	55.8	7,381,521	166.9	1,630,747	-11.6	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.15	0.21	43.7	0.31	47.4	0.80	158.2	0.72	-9.9	
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4	3,853,864	39.3	9,471,927	145.8	2,438,702	3.0	
* Total Real Estate Lns Recovered	180,416	672,077	272.5	185,687	-72.4	293,144	57.9	106,806	45.7	
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	3,668,177	75.1	9,178,783	150.2	2,331,896	1.6	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3	0.14	61.4	0.33	136.9	0.33	1.7	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		0		68,856	N/A	187,411	988.7	
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		0		0	N/A	0	N/A	
*NET Modified Real Estate C/Os	N/A	N/A		0		68,856	N/A	187,411	988.7	
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		0.27		1.56	473.2	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A	
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2	2,434	44.9	3,738	53.6	867	-76.8	
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9	1,738	67.3	1,987	14.3	497	-75.0	
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0	1	0.0	1	0.0	1	0.0	
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	1,365	-76.2	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4	18,563,149	-72.0	
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1	4,108,524	1.0	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	-31.8	21.92	12.6	22.34	1.9	23.27	4.2	
LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	47,081,103	16.1	
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	4,639,750	25.2	
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	51,720,853	16.8	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,498,876	-5.9	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		26,050,135		
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		0		
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		77,770,988		
Total Modified Loans to Total Loans	N/A	N/A		N/A		N/A		1.31		
Total Modified Loans to Net Worth	N/A	N/A		N/A		N/A		8.07		
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*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
						8. Loan Losses & Bankruptcy Information, and Loan Modifications				

	Indirect and Participation Lending									
Return to cover		For Charter : N/A								
06/03/2010		Count of CU : 129								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement		602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	621,796,709	-7.0
Indirect Loans - Outsourced Lending Relationship		458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	494,559,893	-2.2
Total Outstanding Indirect Loans		1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,116,356,602	-4.9
%Indirect Loans Outstanding / Total Loans		19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	18.74	-3.0
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent		22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	26,805,583	-21.3
2 to < 6 Months Delinquent		9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	10,269,690	-21.7
6 to 12 Months Delinquent		2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	3,561,125	12.7
12 Months & Over Delinquent		1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	302,326	4.3
Total Del Indirect Lns (2 or more Mo)		12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	14,133,141	-14.7
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.27	-10.3
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off		9,071,653	13,049,602	43.9	15,395,037	18.0	14,105,564	-8.4	4,087,777	15.9
* Indirect Loans Recovered		1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	488,188	14.4
* NET INDIRECT LOAN C/Os		7,614,099	10,998,287	44.4	13,516,823	22.9	12,398,788	-8.3	3,599,589	16.1
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.26	14.7
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer		N/A	N/A		N/A		12,936,471		13,158,241	1.7
Real Estate		N/A	N/A		N/A		22,411,030		22,038,935	-1.7
Member Business Loans (excluding C&D)		N/A	N/A		N/A		6,858,706		8,452,518	23.2
Non-Member Business Loans (excluding C&D)		N/A	N/A		N/A		5,510,129		13,901,726	152.3
Commercial Construction & Development		N/A	N/A		N/A		0		0	N/A
Loan Pools		N/A	N/A		N/A		65,749,360		68,456,187	4.1
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	126,007,607	11.1
%Participation Loans Outstanding / Total Loans		1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.12	13.3
* Participation Loans Purchased YTD		7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	19,933,660	21.5
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.34	0.78	129.5	1.64	110.4	2.27	38.3	3.98	74.8
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		N/A		17,204,692		14,861,925	-13.6
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		N/A		7,657,368		7,831,174	2.3
* Participation Loans Sold YTD		836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	175,000	-91.3
** %Participation Loans Sold YTD / Total Assets		0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.01	-91.4
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD		5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	0	N/A
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	0.00	N/A
*Loans, Excluding RE, Sold in Full YTD		N/A	0		0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent		2,312,590	1,022,532	-55.8	895,332	-12.4	1,248,952	39.5	858,566	-31.3
2 to < 6 Months Delinquent		2,157,036	1,058,798	-50.9	571,529	-46.0	501,368	-12.3	473,805	-5.5
6 to 12 Months Delinquent		1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	112,588	8.5
12 Months & Over Delinquent		1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	29,140	53.1
Total Del Participation Lns (2 or more Mo)		5,462,515	2,558,940	-53.2	1,195,850	-53.3	624,167	-47.8	615,533	-1.4
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		7.47	4.66	-37.6	1.68	-63.9	0.55	-67.3	0.49	-11.2
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off		1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	200,293	-46.4
* Participation Loans Recovered		131,303	267,446	103.7	426,811	59.6	273,348	-36.0	74,714	9.3
* NET PARTICIPATION LOAN C/Os		1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	125,579	-58.9
**%Net Charge Offs - Participation Loans / Avg Participation Loans		2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	0.42	-68.3
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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	Real Estate Loan Information 1									
Return to cover		For Charter :	N/A							
06/03/2010		Count of CU :	129							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	898,191,192	-1.9	
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	356,263,983	0.6	
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	9,708,230	12.4	
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,264,163,405	-1.1	
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	36,970,534	-2.1	
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	466,670,601	6.7	
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	503,641,135	6.0	
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	46,562,648	-1.7	
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	83,659,174	7.7	
Total Adjustable First Mortgages	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	130,221,822	4.1	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,898,026,362	1.1	
Other Real Estate Loans										
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	336,463,225	-11.2	
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	11,165,341	12.9	
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	506,429,985	-0.6	
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	31,803,496	-3.6	
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	885,862,047	-4.9	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,783,888,409	-0.9	
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,301,133,939	-1.1	
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	368,266,721	-10.6	
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,669,400,660	-3.4	
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.36	-4.4	
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	28.03	-1.4	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	596,892,423	6.1	
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	517,595,326	-0.4	
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,114,487,749	3.0	
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	32,622,327	-3.0	
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.34	-4.1	
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.39	-3.5	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		10,916,989		13,613,377	24.7	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	4,205,612	-47.3	
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	8,807,838	34.0	10,917,159	23.9	
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	80,563,943	-55.2	
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	47,062,582	-42.4	
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	1,305,723	-20.5	
* Total Fixed Rate First Mortgages	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	128,932,248	-51.0	
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	1,193,842	-58.9	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	15,037,099	-42.1	
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	16,230,941	-43.8	
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	2,634,678	3.5	
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	7,447,295	241.5	
* Total Adjustable First Mortgages	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	10,081,973	113.3	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	155,245,162	-47.7	
* Amounts are year-to-date while the related %change ratios are annualized.										
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										10. RELoans

	Real Estate Loan Information 2									
Return to cover		For Charter : N/A								
06/03/2010		Count of CU : 129								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate	137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	12,042,704	-44.5	
* Closed End Adjustable Rate	1,130,975	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5	854,445	66.7	
* Open End Adjustable Rate (HELOC)	128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	27,120,282	-16.9	
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1	343,333	-72.5	
* TOTAL OTHER REAL ESTATE GRANTED	287,518,446	293,005,442	1.9	264,064,025	-9.9	224,458,063	-15.0	40,360,764	-28.1	
* TOTAL RE (FIRST AND OTHER) GRANTED	748,801,172	784,666,502	4.8	899,427,391	14.6	1,411,592,902	56.9	195,605,926	-44.6	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	21.41	23.05	7.6	25.82	12.0	40.08	55.2	28.43	-29.1	
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	687,269,308	352.8	107,982,572	-37.2	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46	-11.6	23.89	-16.0	57.89	142.3	69.56	20.1	
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0	6,830,956	1.9	
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9	1,219,250,797	20.1	
% (Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.71	1.4	
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,057,276,300	-6.9	1,070,291,689	1.2	
R.E. Lns also Mem. Bus. Lns	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	158,268,734	3.1	
REVERSE MORTGAGES										
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		0		0	N/A	
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A	
Total Reverse Mortgages	N/A	N/A		N/A		0		0	N/A	
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	47,081,103	16.1	
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	4,639,750	25.2	
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	51,720,853	16.8	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	2,498,876	-5.9	
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,063,633	164.4	14,095,300	-33.1	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	5,171,919	-19.4	
Other R.E. Fixed Rate	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,499,724	5.4	
Other R.E. Adj. Rate	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,308,927	80.9	3,059,652	-7.5	
TOTAL DEL R.E. > 2 MOS	5,153,630	6,778,602	31.5	18,726,438	176.3	35,057,832	87.2	26,826,595	-23.5	
DELINQUENT 1 TO < 2 MOS										
First Mortgage	14,498,503	20,107,022	38.7	31,665,013	57.5	44,712,852	41.2	42,297,706	-5.4	
Other	4,783,219	5,884,998	23.0	7,362,152	25.1	8,901,219	20.9	8,274,283	-7.0	
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8	39,027,165	50.2	53,614,071	37.4	50,571,989	-5.7	
Total Del R.E. Loans > 1 Mos	24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	77,398,584	-12.7	
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos	1.03	1.30	26.7	2.07	58.8	3.16	52.3	2.78	-11.9	
% R.E. Loans dq > 2 Mos	0.22	0.27	24.2	0.67	149.0	1.25	85.7	0.96	-22.8	
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		1,061,655		6,763,878	537.1	3,677,669	-45.6	
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714	N/A	216,712	-63.7	
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		1,061,655		7,361,592	593.4	3,894,381	-47.1	
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A		16.94		16.63	-1.8	7.53	-54.7	
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		0		1,317,485	N/A	926,026	-29.7	
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	37.06	-25.3	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2	911,111	10.4	1,831,344	101.0	709,095	54.9	
* Total 1st Mortgage Lns Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	7,946	-6.7	
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,797,262	99.2	701,149	56.0	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	-3.8	0.05	156.3	0.10	86.5	0.15	54.7	
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5	2,942,753	51.6	7,640,583	159.6	1,729,607	-9.5	
* Total Other RE Lns Recovered	173,794	166,678	-4.1	176,994	6.2	259,062	46.4	98,860	52.6	
* NET OTHER RE LN C/Os	1,189,131	1,774,819	49.3	2,765,759	55.8	7,381,521	166.9	1,630,747	-11.6	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7	0.31	47.4	0.80	158.2	0.72	-9.9	
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
06/03/2010		Count of CU :	129						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	9,432,182	-76.3
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	18,608,751	-46.2
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	152,395,669	16.0
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	22,894,021	103.5
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	2,641,847	7.8
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	205,972,470	-6.1
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	144,723,268	25.7
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	417,436,970	36.8
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	582,010,361	22.7
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	71,168,155	2.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	12,583,683	12.0
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,227,922,437	25.8
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,230,046,717	29.9	1,210,722,570	-1.6
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	392,895,884	35.9	408,252,531	3.9
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	52,650,903	0.5
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	23,528,046	1.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9	195,002	197.7	542,646	178.3	551,215	1.6
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,661	29.0	1,695,705,265	-0.2
MATURITIES :									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,384,980,780	29.1	1,364,878,020	-1.5
Total Investments 1-3 yrs	477,918,080	361,628,497	-24.3	489,535,769	35.4	732,668,653	49.7	844,298,252	15.2
Total Investments 3-5 yrs	175,360,295	294,830,929	68.1	405,355,310	37.5	658,190,218	62.4	787,056,933	19.6
Total Investments 5-10 yrs	47,360,828	61,365,939	29.6	87,441,710	42.5	120,428,352	37.7	134,018,995	11.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,797,415	14,627,384	204.9	15,207,282	4.0	14,225,608	-6.5	15,776,745	10.9
Total	1,768,770,356	1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,611	40.6	3,146,028,945	8.1
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		Other Investment Information								
		For Charter :	N/A							
		Count of CU :	129							
		Asset Range :	N/A							
		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
INVESTMENT SUMMARY:										
U.S. GOVERNMENT OBLIGATIONS	12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	99,031,161	172.7	
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		432,366,708		667,624,758	54.4	806,203,642	20.8	
Agency/GSE Mortgage-Backed Securities	N/A	N/A		265,958,806		413,225,224	55.4	474,587,007	14.8	
TOTAL FEDERAL AGENCY SECURITIES	584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,280,790,649	18.5	
Privately Issued Mortgage-Related Securities	N/A	N/A		12,917,274		10,014,077	-22.5	9,434,265	-5.8	
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		0		
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		859,315		2,985,165	247.4	1,328,266	-55.5	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		13,776,589		12,999,242	-5.6	10,762,531	-17.2	
Mutual Funds	N/A	N/A		N/A		25,328,658		25,652,784	1.3	
Common Trusts	N/A	N/A		N/A		5,763,533		5,292,076	-8.2	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	30,944,860	-0.5	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	154,414,146	29.5	
Commercial Mortgage Backed Securities	8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	27,442,100	15.3	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	1,769,674,743	1,836,942,090	3.8	2,070,639,099	12.7	2,881,314,861	39.2	3,146,588,532	9.2	
Investment Repurchase Agreements	128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,396	0.1	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	400,092,014	375,894,940	-6.0	425,349,222	13.2	433,986,036	2.0	472,839,843	9.0	
Cash on Deposit in Other Financial Institutions	64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	263,725,500	29.2	
CUSO INFORMATION										
Value of Investments in CUSO	13,366,663	14,636,865	9.5	15,138,267	3.4	17,451,634	15.3	14,873,154	-14.8	
CUSO loans	1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	204,465	-33.3	
Aggregate cash outlays in CUSO	6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,056,966	83.4	7,055,893	0.0	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		13,202,095		12,726,888	-3.6	
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		9,904,543		7,870,581	-20.5	
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		2,312,319		-1,925,539	-183.3	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		0		0	N/A	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	168,904,766	15.7	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	19	18	-5.3	21	16.7	16	-23.8	16	0.0	
Approved Mortgage Seller	8	8	0.0	9	12.5	8	-11.1	9	12.5	
Borrowing Repurchase Agreements	4	3	-25.0	3	0.0	2	-33.3	2	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	2	0.0	1	-50.0	1	0.0	
Investment Pilot Program	1	1	0.0	1	0.0	0	-100.0	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	1	0	-100.0	0	N/A	1	N/A	1	0.0	
Brokered Certificates of Deposit (investments)	6	9	50.0	20	122.2	18	-10.0	19	5.6	
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover		For Charter : N/A							
06/03/2010		Count of CU : 129							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5	13,164,476	-37.0
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	897,179	72.1
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	12,715,780	1.0
Employee Benefit Nonmember Shares	0	0	N/A	53	N/A	0	-100.0	0	N/A
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0	-100.0	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,060,422	51.3
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	468,392,759	-1.6
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	289,862,324	2.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	132,181	-2.6
SAVING MATURITIES									
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,315,915,872	3.9
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	614,691,550	0.2
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	286,149,174	0.1
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,216,756,596	3.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	37,122,916	9.7
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	898,359	-2.1
Construction & Land Development (MBL)	N/A	N/A		N/A		0		218,297	N/A
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	3,283,387	-41.9
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	428,954,495	2.3
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	819,331,554	4.0
Outstanding LOC	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	12,844,677	-36.6
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	118,017,534	-7.3
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	194,520,435	1.4
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		2,781,001	-5.5
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	12,441,183	-6.7
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,593,290,922	1.5
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.35	-21.5	108.82	2.3
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	156,814,457	-4.9
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	958,624	-3.0
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	534,320	-6.5
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	-20.0
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,621,686,984	10.2	1,619,408,779	-0.1
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	38,000,000	-16.5
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		501,581,302		483,319,803	-3.6
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	3,532,479	-88.5
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		0	-100.0
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		29,450,000	-79.2
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		572,638,773	-14.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	93,050,000	0.1
# Means the number is too large to display in the cell									
¹ Included MBL construction and land development prior to 03/31/09.									
								15.SuppShareOBS&Bor	

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter : N/A							
06/03/2010		Count of CU : 129							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,548	2.3	1,242,361	0.6
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	26,854,455	4.4
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.8	4.63	-3.6
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.32	4.8	2.53	9.2
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,635	3.2	2,245,627	1.0
EMPLOYEES:									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,047	1.0
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	389	-5.4
BRANCHES:									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	325	0.6
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	26	-7.1	26	0.0
Plan to add new branches or expand existing facilities	N/A	N/A		12		0	-100.0	1	N/A
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,884,465,652	23.2	501,328,689	-30.5
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A		N/A		15		15	0.0
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5	66.7	6	20.0
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans	N/A	N/A		N/A		6		6	0.0
Indirect Consumer Loans	33	41	24.2	41	0.0	29	-29.3	31	6.9
Indirect Mortgage Loans	N/A	N/A		N/A		7		8	14.3
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3	5	-16.7	5	0.0
Micro Business Loans	N/A	N/A		N/A		11		11	0.0
Micro Consumer Loans	N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	60	3.4
Overdraft Protection	65	73	12.3	54	-26.0	52	-3.7	53	1.9
Participation Loans	34	33	-2.9	38	15.2	27	-28.9	27	0.0
Pay Day Loans	N/A	N/A		N/A		10		11	10.0
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	72	2.9
Refund Anticipation Loans	N/A	N/A		N/A		2		2	0.0
Risk Based Loans	64	62	-3.1	64	3.2	64	0.0	65	1.6
Share Secured Credit Cards	N/A	N/A		N/A		23		24	4.3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	84	3.7
Business Share Accounts	N/A	N/A		N/A		35		37	5.7
Check Cashing	N/A	N/A		N/A		60		62	3.3
First Time Homebuyer Program	N/A	N/A		N/A		9		9	0.0
Health Savings Accounts	N/A	N/A		N/A		8		9	12.5
Individual Development Accounts	N/A	N/A		N/A		2		2	0.0
In-School Branches	N/A	N/A		N/A		1		2	100.0
Insurance/Investment Sales	11	10	-9.1	17	70.0	28	64.7	29	3.6
International Remittances	N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers	N/A	N/A		N/A		62		64	3.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualfying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		3	-25.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		2,874,594		2,874,594	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	20,286,978	-5.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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								16.MiscInfoAndServices	

	Information Systems & Technology									
Return to cover		For Charter : N/A								
06/03/2010		Count of CU : 129								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	91	89	-2.2	89	0.0	74	-16.9	74	0.0	
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	45	0.0	
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0	
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	86	0.0	
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4	
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0	
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0	
Mobile Banking	N/A	N/A		N/A		7		8	14.3	
Other	1	1	0.0	2	100.0	4	100.0	4	0.0	
Services Offered Electronically										
Member Application	35	35	0.0	38	8.6	33	-13.2	33	0.0	
New Loan	53	48	-9.4	50	4.2	44	-12.0	44	0.0	
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0	
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	62	1.6	
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0	
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	83	1.2	
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	11	0.0	
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0	
e-Statements	N/A	N/A		65		71	9.2	72	1.4	
External Account Transfers	N/A	N/A		N/A		14		14	0.0	
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0	
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	6	20.0	
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0	
Remote Deposit Capture	N/A	N/A		N/A		2		3	50.0	
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0	
Bill Payment	52	58	11.5	62	6.9	61	-1.6	62	1.6	
Download Account History	62	63	1.6	68	7.9	74	8.8	75	1.4	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0	
Type of World Wide Website Address										
Informational	13	14	7.7	11	-21.4	13	18.2	13	0.0	
Interactive	6	7	16.7	4	-42.9	8	100.0	8	0.0	
Transactional	76	77	1.3	83	7.8	79	-4.8	79	0.0	
Number of Members That Use Transactional Website	299,845	313,800	4.7	348,364	11.0	356,542	2.3	358,126	0.4	
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	0	-100.0	0	N/A	
Type of World Wide Website Address Planned for Future										
Informational	6	4	-33.3	2	-50.0	0	-100.0	0	N/A	
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0	
Miscellaneous										
Internet Access	125	121	-3.2	122	0.8	119	-2.5	119	0.0	
									17.IS&	

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06/03/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

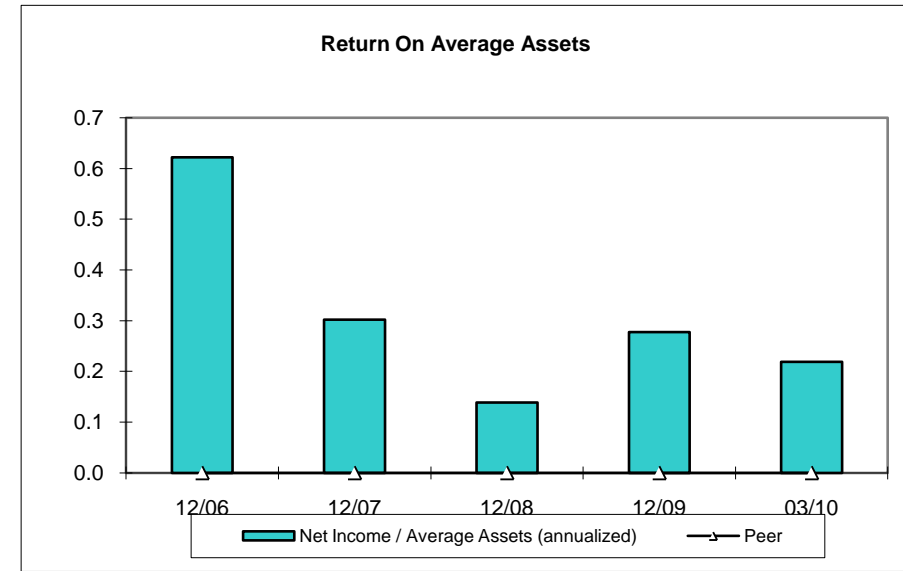
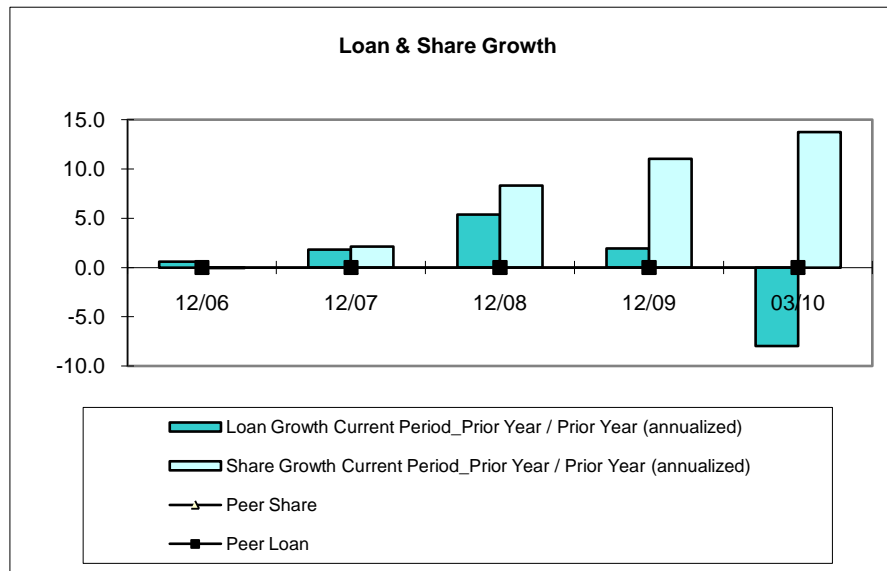
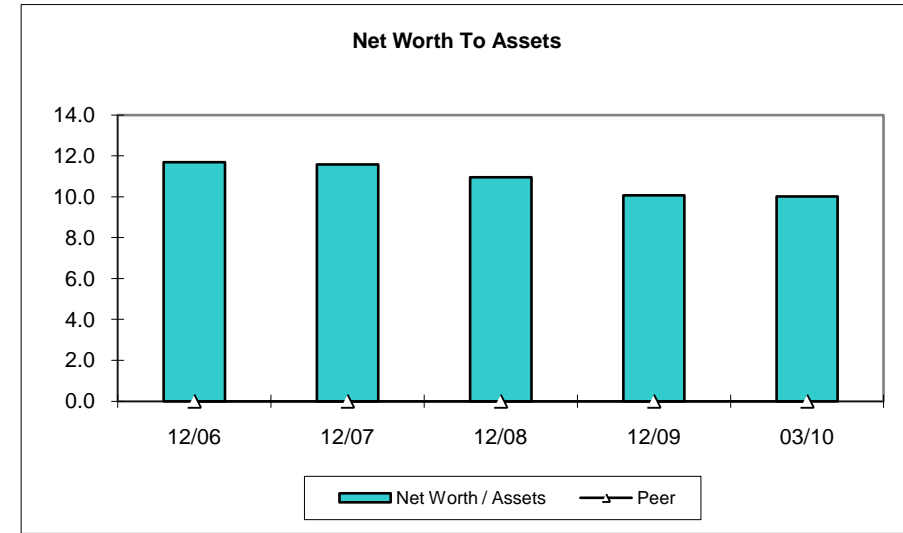
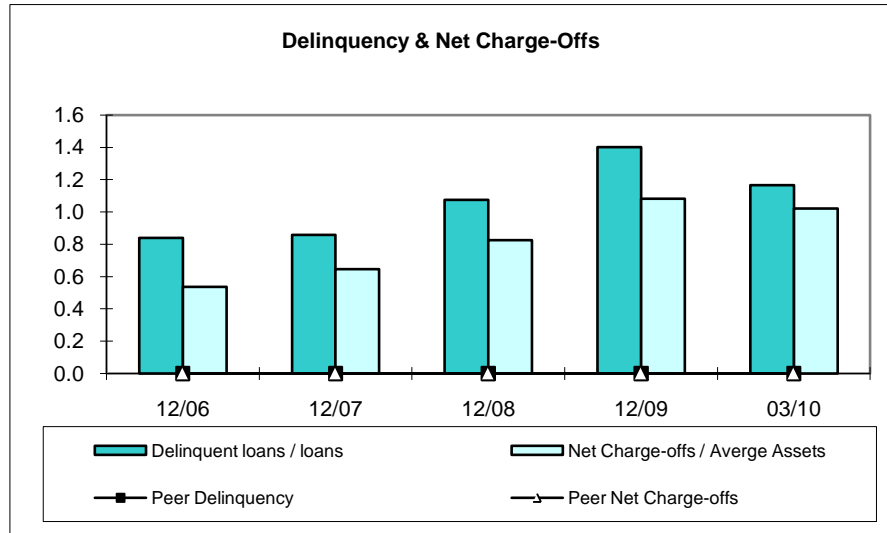
For Charter : N/A

Count of CU : 129

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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06/03/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 129

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

